

to the appended claims and other general statements herein rather than to the foregoing specific description as indicating the scope of invention.

Furthermore, each feature disclosed in this specification (which term includes
5 the claims) and/or shown in the drawings may be incorporated in the invention independently of other disclosed and/or illustrated features. In this regard, the invention includes any novel features or combination of features disclosed herein either explicitly or any generalisation thereof irrespective of whether or not it relates to the claimed invention or mitigates any or all of the problems
10 addressed.

The appended abstract as filed herewith is included in the specification by reference.

15 **What is claimed is:-**

1. An electronic commerce system wherein
a customer reserves at least one token from an issuer which token is
stored in the customer's portable radio communication device, the
customer activates the token so that it can be used for buying goods or
services from a vendor, the customer selects between spending the
token with the vendor, or delegating the token to a delegate via the
delegate's radio communication device such that the delegate can
spend the token with the vendor.
2. A system according to claim 1 wherein the vendor presents a spent
token to the Issuer who redeems the token for monetary value.
3. A system according to claim 1 or claim 2 wherein said at least one
token comprises a PreToken given by,

$$\text{PreToken} = S(\text{Rp}, \text{Auth}, \text{Ss})$$
wherein S indicates an executable event in which Rp represents the
Recipient, Ss represents the Sender and Auth is indicative of the
goods/service.
4. A system according to claim 3 wherein said PreToken may be grouped
to provide a GroupToken given by,

$$\text{GroupToken} = \text{sequence of (PreToken)}.$$
5. A system according to claim 3 or claim 4 wherein said PreToken or
GroupToken may be assigned to provide a DelegatedToken given by,

$$\text{DelegatedToken} = S(\text{PreToken/GroupToken}, \text{Dp}, \text{Cs}),$$
wherein S indicates an executable event in which a PreToken or
GroupToken is transferred from a Customer (Cs) to a Delegate (Dp).

6. A system according to claim 3, claim 4 or claim 5 wherein said PreToken, GroupToken or DelegatedToken is spent with a Vendor to provide a SpentToken or a SpentDelegatedToken given by,
- 5 SpentToken = S(PreToken/GroupToken, Mp, Cs),
 wherein S indicates an executable event in which a PreToken or GroupToken is spent by a Customer (Cs) with a Vendor (Mp), and
 SpentDelegatedToken = S(DelegatedToken, Mp, Ds),
 wherein S indicates an executable event in with a DelegatedToken is
 10 spent by a Delegate (Ds) with a Vendor (Mp).
7. A system according to claim 6 wherein said vendor redeems said SpentToken or SpentDelegatedToken with the Issuer to result in a RedeemedToken given by,
- 15 RedeemedToken = S(SpentToken/SpentDelegatedToken, Ms),
 wherein S indicates an executable event in which a SpentToken or SpentDelegatedToken is redeemed by a Vendor (Ms).
8. A method for electronic commerce comprising
 20 a customer reserving at least one token from an issuer and storing said token in the customer's portable radio communication device,
 the customer selecting between spending the token with the vendor, or delegating the token to a delegate by transferring said token to the delegate's portable radio communication device for storage therein.